

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-17381-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Patrick Siano
102 Haines Street East
Lanoka Harbor, NJ 08734

Social Security No.:

xxx-xx-4378

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 1/11/23
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: November 16, 2022

JAN: mjb

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Michael Patrick Siano
Debtor

Case No. 22-17381-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 16, 2022

User: admin
Form ID: 132

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Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:

Recip ID	Recipient Name and Address
db	+ Michael Patrick Siano, 102 Haines Street East, Lanoka Harbor, NJ 08734-2819
519733687	+ Capital One Auto Finance, PO BOX 60068, Sacramento CA 95860-0068
519733685	M&T Bank, 1 M&T PLAZA, Buffalo NY 14203
519733688	+ Parker McCay Law Offices PA, 9000 Midlantic Dr. Suite 300, PO BOX 5054, Mount Laurel NJ 08054-5054

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 16 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 16 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519707432	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 20:38:52	American Express, 200 Vessey St, New York , NY 10285-0002
519742434	Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 20:38:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519711812	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 16 2022 20:38:35	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519707433	+ Email/Text: bankruptcy@cavps.com	Nov 16 2022 20:40:00	Cavalry Portfolio Services, 1 American Ln Ste 220, Greenwich, CT 06831-2563
519711002	+ Email/Text: bankruptcy@cavps.com	Nov 16 2022 20:40:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519737465	Email/Text: mrdiscen@discover.com	Nov 16 2022 20:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519733686	+ Email/Text: mrdiscen@discover.com	Nov 16 2022 20:40:00	Discover Card, 2500 Lake Cook RD, Riverwoods IL 60015-3801
519741208	Email/Text: camanagement@mtb.com	Nov 16 2022 20:40:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519715251	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 16 2022 20:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519766573	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 16 2022 20:38:53	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-3

User: admin

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519733690	*+	Michael Patrick Siano, 102 Haines Street East, Lanoka Harbor, NJ 08734-2819

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian E Caine	on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4